EXHIBIT 13-D

DIRECT BENEFIT SUMMARY

BENEFICIARY NAME AND ADDRESS	ETHNIC CATEGORY	RACIAL CATEGORY (A.A.)	M	F	н	E	FHH	EXTREMELY LOW/ LOW/ OR MODERATE INCOME	# IN HOUSE- HOLD	HOUSEHOLD INCOME	AMOUNT OF ASSIST- ANCE	TYPE OF ASSIST- ANCE
TOTALS												
TOTALS												

RACIAL CATEGORY CODES: 1. White 2. Black or African American 3. Asian 4. American Indian or Alaskan Native 5. Native Hawaiian or Other Pacific Islander 6. American Indian or Alaskan Native and White 7. Asian and White 8. Black or African American and White 9. American Indian or Alaskan Native and Black or African American 10. Other Multi-racial (balance of individuals reporting more than one race)

Latino NHL. Not Hispanic or Latino

OTHER CODES: M – Male F – Female
H – Handicapped E – Elderly (Over 62)
FHH - Female Head of Household